

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ANDREW FALKOSKY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:12-23292

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/28/2012 and confirmed on 9/4/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		69,082.00
Less Refunds to Debtor	910.98	
TOTAL AMOUNT OF PLAN FUND		68,171.02

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,300.00	
Trustee Fee	2,536.37	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,836.37

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	41,409.34	0.00	41,409.34
	Acct: 6777				
	MIDFIRST BANK SSB*	16,491.59	16,491.59	0.00	16,491.59
	Acct: 6777				
					57,900.93

Priority					
	KENNETH M STEINBERG ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ANDREW FALKOSKY	0.00	0.00	0.00	0.00
	Acct:				
	ANDREW FALKOSKY	910.98	910.98	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,300.00	3,300.00	0.00	0.00
	Acct:				
	DOMESTIC RELATIONS OBLIGATION	0.00	0.00	0.00	0.00
	Acct:				

*** N O N E ***

Unsecured					
	OAK HARBOR CAPITAL VI LLC	1,648.98	581.19	0.00	581.19
	Acct: 4654				
	JEFFERSON CAPITAL SYSTEMS LLC*	283.46	99.91	0.00	99.91
	Acct: 4391				
	AMERICAN INFOSOURCE LP AGENT - MI	902.33	318.03	0.00	318.03
	Acct: 7635				
	PRA/PORTFOLIO RECOVERY ASSOC	760.48	268.03	0.00	268.03
	Acct: 9364				
	PRA/PORTFOLIO RECOVERY ASSOC	514.32	181.27	0.00	181.27
	Acct: 5393				
	PRA/PORTFOLIO RECOVERY ASSOC	349.42	123.16	0.00	123.16
	Acct: 8788				
	AMERICAN INFOSOURCE LP AGENT - MI	1,613.42	568.65	0.00	568.65
	Acct: 9575				
	AMERICAN INFOSOURCE LP AGENT - MI	1,130.24	398.35	0.00	398.35

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7840				
	AMERICAN INFOSOURCE LP AGENT - MI	3,115.40	1,098.03	0.00	1,098.03
	Acct: 1924				
	OAK HARBOR CAPITAL VI LLC	1,507.73	531.40	0.00	531.40
	Acct: 3884				
	WEST PENN POWER**	753.84	265.70	0.00	265.70
	Acct: 8476				
	GE CAPITAL RETAIL BANK	0.00	0.00	0.00	0.00
	Acct: 2007				
					<hr/> 4,433.72

TOTAL PAID TO CREDITORS

62,334.65

TOTAL

CLAIMED 0.00

PRIORITY 16,491.59

SECURED 12,579.62

Date: 09/26/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
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Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ANDREW FALKOSKY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-23292

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Andrew Falkosky
 Debtor

Case No. 12-23292-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 14

Date Rcvd: Sep 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2017.

db +Andrew Falkosky, 1716 Popler Street, Greensburg, PA 15601-5556
 cr CITIMORTGAGE, INC., PO Box 6030, Sioux Falls, SD 57117-6030
 13534043 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 13411525 +Citimortgage, Inc., c/o Richard Squire, Esquire, 115 West Avenue, Suite 104,
 Jenkintown, PA 19046-2031
 13411526 +Citimortgage, Inc., 1000 Technology Drive, O Fallon, MO 63368-2240
 14196709 +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr E-mail/PDF: rmscedi@recoverycorp.com Sep 28 2017 01:15:18

Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13423584 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 28 2017 01:21:45
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,
 Oklahoma City, OK 73126-8941
 13509535 E-mail/PDF: gecsed@recoverycorp.com Sep 28 2017 01:15:11 GE Capital Retail Bank,
 Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
 13685171 E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 28 2017 01:18:09 JEFFERSON CAPITAL SYSTEMS LLC,
 PO BOX 7999, ST CLOUD MN 56302
 13448467 +E-mail/Text: bncmail@w-legal.com Sep 28 2017 01:18:06 OAK HARBOR CAPITAL VI, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13467500 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 28 2017 01:21:46
 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541
 13467273 E-mail/PDF: rmscedi@recoverycorp.com Sep 28 2017 01:15:48
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 13505497 +E-mail/Text: bankruptcy@firstenergycorp.com Sep 28 2017 01:17:52 West Penn Power,
 1310 Fairmont Ave, Fairmont WV 26554-3526

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CitiMortgage Inc.
 cr MIDFIRST BANK
 cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 (address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
 ST CLOUD, MN 56302-9617)
 cr* +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051
 13448505* +OAK HARBOR CAPITAL VI, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132

TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
 Joshua I. Goldman on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
 Kenneth M. Steinberg on behalf of Debtor Andrew Falkosky julie.steidl@steidl-steinberg.com,
 kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl
 ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: jhel
Form ID: pdf900

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Total Noticed: 14

Date Rcvd: Sep 27, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5